

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>				Docket Number (Optional) 99-086	Application Number Not yet assigned		
				Applicant(s) Andrew S. Van Luchene et al.			
				Filing Date March 28, 2000	Group Art Unit Not yet assigned		
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>SM</i>	A	4,700,055	10/13/87	Kashkashian, Jr.	—	—	
	B	4,718,009	01/05/88	Cuervo	1		
	C	5,025,138	01/18/91	Cuervo			
	D	5,477,040	12/19/95	Lalonde			
	E	5,583,760	12/10/96	Klesse			
	F	5,689,100	11/18/97	Carrithers et al.			
	G	5,724,523	03/03/98	Longfield			
	H	09/098,481	06/16/98	MIK et al.			
	I	5,870,721	02/09/99	Norris			
	J	5,878,141	02/02/99	Daly et al.			
	K	5,878,403	03/02/99	DeFrancesco et al.			
FOREIGN PATENT DOCUMENTS							
REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
<i>SM</i>	L	Humberto Cruz, "CHECKS ARE IN THE MAIL; BUT BEWARE; CTREDIT COMPANY'S LETTER PROMISES MONEY, BUT NEGLECTS TO MENTION HIGH INTEREST RATE", Chicago Tribune, November 25, 1993, North Sports Final Edition, Your Money Section at Pg. 11.					
<i>SM</i>	M	Tim Deady, "CHEETAH RADES FOR SOFTWARE SALES; BOBBY DARROLL'S COMPANY CREATES SYSTEMS TO HELP THE RETAIL WORLD BETTER, CHEETAH SOFTWARE SYSTEMS", Los Angeles Business Journal, September 19, 1994, Vol. 16, No. 37, At Pg. 1					
EXAMINER	<i>Patricia M. Shull</i>			DATE CONSIDERED	9/5/03		
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

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	U	"SEARS ROEBUCK IS TESTING A CHARGE CARD BASED ON THE AUTOMATED CLEARING HOUSE WITH LOW-INCOME AND POOR CREDIT-HISTORY CUSTOMERS", Card Fax, January 8, 1996, Vol. 96, No. 6 at Pg. 1.
	V	Patricia A. Murphy, BOSCOV'S CONVERTS CHECKWRITERS TO CARDHOLDERS", National Retail Merchants Association Stores, June 1996, Vol. 78, No. 6 at Pg 62-63.
	W	Gregory J. Gilligan, "CREDIT CARDS FROM RETAIL STORES A MIXED BLESSING FOR SHOPPERS", The Richmond Times Dispatch, July 20, 1997, City Edition, Business Section at Pg. E-1.
	X	Laura Spinale, FINANCERS JOCKEY FOR RETAIL", Dealerscope Consumer Electronics Marketplace, August 1997, Vol. 39, No. 8 at Pg. 22-23+.
	Y	"KMAR PUTS CREDIT CARD APPLICATIONS ONLINE; BRIEF ARTICLE", Daily News Record, August 27, 1997, Section No. 103, Vol. 27 at Pg. 10.
	Z	"BEST BUY AND BENEFICIAL NATIONAL BANK USA LAUNCH INTERACTIVE CREDIT APPLICATION", Business Wire, October 7, 1997.
	AA	"DEFAULT PROOF CREDIT CARD SYSTEM INC. ANNOUNCES FAVORABLE OFFICE ACTION FOR DEBIT CARD ATM DISPENSER", Business Wire, June 24, 1998.
	BB	"DEFAULT PROOF CREDIT CARD SYSTEMS INC. ANNOUNCES TIMELY COMPLETION OF ITS WEB SITE DOMAIN NAME UBUYDEBITCARDS.COM - PATENT PENDING", Business Wire, March 23, 1999.
	CC	"DEFAULT PROOF CREDIT CARD SYSTEM INC. NAMES NEW PRESIDENT AND CFO", Business Wire, June 28, 1999.
	DD	"DEFAULT PROOF CREDIT COMPANY PROFILE", (http://members.aol.com/dpccsystem/), download date: October 7, 1999.
	EE	"CURTREM.COM-NEED A CREDIT CARD OR LOWER RATES?", (http://www.curtrem.com/unsec3a.htm), download date: October 14, 1999.

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